

Snell & Wilmer

L.L.P.

LAW OFFICES

One Arizona Center
400 East Van Buren
Phoenix, Arizona 85004-2202
(602) 382-6000
Fax: (602) 382-6070
www.swlaw.com

PHOENIX, ARIZONA

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RE: U.S. Serial No. 09/943,658

MESSAGE:

Amendment and Reply (9 pgs.)

Thank you.
Howard Sobelman

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Date: December 26, 2006By: Mark A. Samuel**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****PATENT**

Applicants:	Hobson, et al.	Docket No.:	40655.4400
Serial No.:	09/943,658	Group Art Unit:	3621
Filed:	August 30, 2001	Examiner:	Hewitt II, Calvin L.
Title:	ONLINE CARD PRESENT TRANSACTION	Confirmation No.:	3216

AMENDMENT AND REPLY

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action dated July 24, 2006, which this Reply is filed with a two-month extension of time, please amend the above-identified application as follows

Amendments to the Claims are reflected in the listing of claims, which begins on page 3 of this paper.

Remarks/Arguments begin on page 6 of this paper.